

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Estervina Cuevas
Debtor

Case No. 14-04205-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Estervina Cuevas, 827 N. Vine St., Hazleton, PA 18201-2445
cr +JPMorgan Chase Bank, National Association, 14841 Dallas Parkway, Suite 300,
DALLAS, TX 75254-7883
4596310 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
4596987 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4543135 Chase, P.O. Box 24696, Columbus, Ohio 43224-0696
4543137 +Chase Home Finance, 3415 Vision Dr., Attn: Bankruptcy Dept., Columbus,, Ohio 43219-6009
4599778 +JPMorgan Chase Bank, National Association et al, Attn: Correspondence Mail, Mail code LA4,
700 Kansas Lane, Monroe, LA 71203-4774
4977187 +Nationstar Mortgage LLC, P.O.Box 619094 Dallas, TX, 75261-9741, Nationstar Mortgage LLC,
P.O.Box 619094 Dallas, TX 75261-9094
4977186 Nationstar Mortgage LLC, P.O.Box 619094 Dallas, TX, 75261-9741
4543145 +Sixta Adames, 827 N. Vine St., Hazleton, Pennsylvania 18201-2445
4543146 +Steven J. Adams, Esq., 111 N. Sixth Street, P.O. Box 679,
Reading, Pennsylvania 19603-0679
4543147 +Stevens & Lee, 620 Freedom Business Center, Ste. 200,
King of Prussia, Pennsylvania 19406-1330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: WFFC.COM Oct 24 2019 23:28:00 AMERICA'S SERVICING CO., MAC X7801-014,
3476 Stateview Blvd., Fort Mill, SC 29715-7203

4574873 +EDI: ATLASACQU.COM Oct 24 2019 23:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
4543133 EDI: BANKAMER.COM Oct 24 2019 23:28:00 Bank of America, Bankruptcy Department,
4161 Piedmont Pkwy, NC4-105-03-14, Greensboro, North Carolina 27410
4563932 EDI: RECOVERYCORP.COM Oct 24 2019 23:28:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
5060267 +EDI: PRA.COM Oct 24 2019 23:28:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4578290 EDI: BL-BECKET.COM Oct 24 2019 23:29:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4543134 +EDI: CAPITALONE.COM Oct 24 2019 23:28:00 Capital One/Boscov's, P.O. Box 5893,
Carol Stream, Illinois 60197-5893
4543136 +EDI: CHASE.COM Oct 24 2019 23:28:00 Chase, P.O. Box 15298,
Wilmington, Delaware 19850-5298
4543138 +EDI: CONVERGENT.COM Oct 24 2019 23:28:00 Convergent Outsourcing, 800 SW 39th St.,
Renton, Washington 98057-4927
4543139 EDI: DIRECTV.COM Oct 24 2019 23:28:00 Directv, P.O. Box 6550,
Greenwood Village, Colorado 80155
4543140 +EDI: HFC.COM Oct 24 2019 23:28:00 HSBC Card Services, P.O. Box 80084,
Salinas, California 93912-0084
4543142 E-mail/Text: bncnotices@becket-lee.com Oct 24 2019 19:20:17 Kohl's, P.O. Box 3043,
Milwaukee, Wisconsin 53201-3043
4543143 +EDI: MID8.COM Oct 24 2019 23:28:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
San Diego, California 92123-2255
4596648 EDI: PRA.COM Oct 24 2019 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4543148 EDI: RMSC.COM Oct 24 2019 23:28:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, Florida 32896-5060
4543149 EDI: RMSC.COM Oct 24 2019 23:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, Florida 32896-5060
4596096 +EDI: WFFC.COM Oct 24 2019 23:28:00 Wells Fargo Bank, NA, America's Servicing Company,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4543150 +EDI: WFFC.COM Oct 24 2019 23:28:00 Wells Fargo Home Mortgage, One Home Campus,
Attn: Bankruptcy Dept., MAC X2302-04c, Des Moines, Iowa 50328-0001

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4584553 JPMorgan Chase Bank, National Association as servi, 7255 Baymeadows Way, Jacksonville, Flori
4543144* +Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, California 92123-2255
4543141 ##+Kimberly Gambirazio, 826 N. Sherman Ct., Hazleton, Pennsylvania 18201-2472

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Christopher A DeNardo on behalf of Creditor	JPMorgan Chase Bank, National Association et al... pabk@logs.com
James Warmbrodt on behalf of Creditor	NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor	Wells Fargo Bank, N.A. bkgroup@kmlawgroup.com
Joseph P Schalk on behalf of Creditor	Wells Fargo Bank, N.A. jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor	NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LeeAne O Huggins on behalf of Defendant	CHASE HOME FINANCE, LLC pabk@logs.com
LeeAne O Huggins on behalf of Defendant	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE pabk@logs.com
Thomas I Puleo on behalf of Creditor	NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Debtor 1 Estervina Cuevas	tullio.deluca@verizon.net
Tullio DeLuca on behalf of Plaintiff Estervina Cuevas	tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 Estervina Cuevas
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-04205-RNO**

Social Security number or ITIN **xxx-xx-1514**

EIN ____-____-____

Social Security number or ITIN ____-____-____

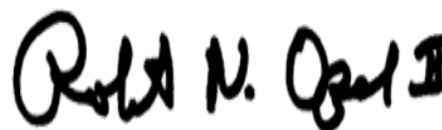
EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Estervina Cuevas

10/24/19By the
court:Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.